

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
ERIE DIVISION**

In re:

KENNETH W STERLING
JODI STERLING
Debtor(s)

Case No. 12-10676TPA

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/08/2012.
- 2) The plan was confirmed on 07/24/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 11/14/2012, 08/15/2013.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 05/02/2017.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$52,665.58.
- 10) Amount of unsecured claims discharged without payment: \$36,931.38.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$106,793.01
Less amount refunded to debtor	\$896.06

NET RECEIPTS: \$105,896.95

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,140.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,884.00
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$7,024.00

Attorney fees paid and disclosed by debtor: \$560.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AARP MEDICARE RX PLANS	Unsecured	602.40	NA	NA	0.00	0.00
CACH LLC/CACV/COLLECT AMERIC	Unsecured	721.00	NA	NA	0.00	0.00
CACV OF COLORADO LLC**	Unsecured	7,059.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FNC/FKA SUMM	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	0.00	NA	NA	0.00	0.00
CHASE/JPMORGAN CHASE(*)++	Unsecured	0.00	NA	NA	0.00	0.00
COUNTRY DOOR	Unsecured	NA	264.80	264.80	63.43	0.00
ENHANCED RECOVERY CORP++	Unsecured	780.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CORP++	Unsecured	0.00	NA	NA	0.00	0.00
FEDERAL PACIFIC COMPANY	Unsecured	588.00	NA	NA	0.00	0.00
FIA CARD SVCS AKA BANK OF AMEI	Unsecured	NA	6,556.49	6,556.49	1,570.59	0.00
FIRST PREMIER BANK	Unsecured	67.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	0.00	NA	NA	0.00	0.00
FORD MOTOR CREDIT CO(*)	Unsecured	0.00	NA	NA	0.00	0.00
FORD MOTOR CREDIT CO(*)	Secured	19,156.00	19,054.97	19,054.97	19,054.97	2,505.83
GEMB/HH GREGG++	Unsecured	0.00	NA	NA	0.00	0.00
GEMB/JCPENNEY++	Unsecured	0.00	NA	NA	0.00	0.00
GINNYS	Unsecured	NA	130.13	130.13	31.17	0.00
GREAT LAKES HOME HEALTHCARE	Unsecured	55.00	NA	NA	0.00	0.00
HAMOT MEDICAL CENTER*	Unsecured	763.78	NA	NA	0.00	0.00
HAMOT SURGERY CNTR	Unsecured	218.14	NA	NA	0.00	0.00
HSBC BANK USA++	Unsecured	0.00	NA	NA	0.00	0.00
HSBC BANK USA++	Unsecured	0.00	NA	NA	0.00	0.00
HSBC BANK++	Unsecured	0.00	NA	NA	0.00	0.00
IC SYSTEM INC	Unsecured	0.00	NA	NA	0.00	0.00
INSTANT DIAGNOSTIC SYSTEMS	Unsecured	38.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	NA	1,868.80	1,868.80	1,868.80	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	0.00	721.00	721.00	172.72	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	0.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	0.00	75.54	75.54	18.10	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	9,511.00	6,877.00	6,877.00	1,647.37	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MANUFACTURERS & TRADERS TRS	Secured	79,895.00	95,204.64	0.00	53,712.67	0.00
MANUFACTURERS & TRADERS TRS	Secured	0.00	16,341.40	16,341.40	16,341.40	0.00
NATIONAL FUEL GAS DISTRIB CORP	Unsecured	393.00	492.76	492.76	118.04	0.00
NFO IRVINE FCU	Unsecured	0.00	NA	NA	0.00	0.00
NFO IRVINE FCU	Unsecured	0.00	NA	NA	0.00	0.00
NFO IRVINE FCU	Unsecured	0.00	NA	NA	0.00	0.00
NORTH AMERICAN PARTNERS IN AN	Unsecured	102.60	NA	NA	0.00	0.00
NORTHWEST CONSUMER DISCOUNT	Unsecured	0.00	NA	NA	0.00	0.00
NORTHWEST CONSUMER DISCOUNT	Unsecured	0.00	NA	NA	0.00	0.00
NORTHWEST SAVINGS BANK**	Unsecured	0.00	NA	NA	0.00	0.00
NRA GROUP LLC*	Unsecured	35.00	NA	NA	0.00	0.00
ONE MAIN FINANCIAL(*)	Unsecured	5,508.00	NA	NA	0.00	0.00
PALISADES ACQUISITION/PALISADES	Unsecured	7,380.00	7,380.00	7,380.00	1,767.86	0.00
PENN CREDIT CORP	Unsecured	50.00	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	0.00	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	0.00	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	0.00	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	0.00	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	0.00	NA	NA	0.00	0.00
SEVENTH AVENUE	Unsecured	0.00	NA	NA	0.00	0.00
THE CBE GROUP++	Unsecured	0.00	NA	NA	0.00	0.00
TRACT/CBSD++	Unsecured	450.00	NA	NA	0.00	0.00
WARREN COUNTY TAX CLAIM BUREAU	Priority	2,420.65	NA	NA	0.00	0.00
WARREN FCU	Unsecured	2,740.02	NA	NA	0.00	0.00
WARREN GENERAL HOSPITAL	Unsecured	45.00	NA	NA	0.00	0.00
WEISFIELD JEWELERS	Unsecured	0.00	NA	NA	0.00	0.00
WEISFIELD JEWELERS	Unsecured	0.00	NA	NA	0.00	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$53,712.67	\$0.00
Mortgage Arrearage	\$16,341.40	\$16,341.40	\$0.00
Debt Secured by Vehicle	\$19,054.97	\$19,054.97	\$2,505.83
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$35,396.37	\$89,109.04	\$2,505.83
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,868.80	\$1,868.80	\$0.00
TOTAL PRIORITY:	\$1,868.80	\$1,868.80	\$0.00
GENERAL UNSECURED PAYMENTS:	\$22,497.72	\$5,389.28	\$0.00

Disbursements:

Expenses of Administration	<u>\$7,024.00</u>
Disbursements to Creditors	<u>\$98,872.95</u>

TOTAL DISBURSEMENTS : **\$105,896.95**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/04/2017

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.